

THE IMPACT OF DOMESTIC VIOLENCE

Domestic violence impacts the business community in lost wages, absenteeism, sick

by Carol B. Berz and Lauren Howard

What does domestic violence really cost the state of Tennessee? This question is the impetus for an innovative campaign by the Tennessee Economic Council on Women (TECW) to create a paradigm shift from viewing domestic violence as a social problem to understanding it as a matter of staggering economic impact.

For the past several years, TECW has been holding hearings across Tennessee to hear from top officials and academic experts about the financial impact of domestic violence on Tennessee's business community and legal, healthcare, and social service systems. To date, hearings have been held in Chattanooga (November 2002), Memphis (May 2003), and Nashville (December 2004). A fourth and final hearing will be in Johnson City on May 20.

The council intends to use its findings to influence executive and legislative decision-making. The goal is to educate lawmakers about the costs—i.e., *the real fiscal note*—of not addressing the issue in meaningful ways. An overview of findings thus far is as follows.

Impact on Business

Domestic violence impacts the business community in lost wages, sick leave, absenteeism, and lost productivity—not to mention excessive healthcare and safety costs. The Workplace Violence Institute reports that workplace violence is a leading safety and health concern with a cost to employers of about \$35 billion dollars annually.¹ Approximately 20,000 U.S. employees are threatened or attacked in the workplace every year by partners or spouses,² and 7,000 employees are murdered in the workplace annually. Homicide by intimate partners is the number one cause of workplace death among females.³

It is estimated that one out of five workdays missed by women is related to domestic violence, and 56 percent of female victims are late to work more often than those that are not victims. Twenty-eight percent tend to leave work early, and 54 percent tend to miss work completely. At home, drug addiction is encouraged, and clothing and means of transportation are sabotaged, as are physical condition and appearance.⁴

Abusers also have a significant impact on their victims' performance at work. Ninety-six percent of battered women experience problems because their abusers call the employer, harass other employees, and stalk the workplace. Seventy-four percent of victims suffer direct abuser harassment with 20 percent losing their jobs as a result.⁵

Under Occupational Safety and Health Administration (OSHA) regulations, employers have the responsibility to protect their employees in the workplace. Companies can face catastrophic liabilities if an employee or an associate is harmed or killed as a result of domestic violence. Thus when the behavior of an intimate partner creates an unsafe work environment, often the corrective action taken is to terminate the victim-employee.

Recent polling among corporate management reveals an increased level of awareness about the impact of domestic violence on employers. Corporate security officers ranked domestic violence



continued on page 10

NCE ON TENNESSEE'S ECONOMY

leave, and lost productivity—not to mention excessive healthcare and safety costs.



Estimated Lost Productivity Resulting from Domestic Violence

Victimization Type	Paid Work	Household Chores	Total
Rape			
Percentage of victims reporting days lost	21.5	13.5	N/A
Mean number of days lost per rape	8.1	13.5	N/A
Total Days Lost ^a	561,000	587,000	1,148,000
Physical Assault			
Percentage of victims reporting days lost	17.5	10.3	N/A
Mean number of days lost per physical assault ^a	7.2	8.4	N/A
Total Days Lost ^a	5,608,000	3,851,000	9,459,000
Stalking			
Percentage of victims reporting days lost	35.3	17.5	N/A
Mean number of days lost per stalking ^a	10.1	12.7	N/A
Total Days Lost ^a	1,795,000	1,119,000	2,914,000

Notes: ^a Among victims who returned to the reported activity. Estimated total number of victimizations for rape is 322,230; for physical assault, 4,450,807; for stalking, 503,485. Source: Centers for Disease Control, 2003.

Payment Sources for Domestic Violence Related Medical Care

Payer	Rape Victims (% Paid)	Assault Victims (% Paid)
Medicare	N/A ^a	3.0
Medicaid	12.5	11.0
Private or group insurance	45.8	48.3
Out of pocket	29.2	28.6
Free or low-income clinics	2.1	1.8
Other public sources	10.4	6.1
Other source	N/A ^a	1.2
Total	100.0	100.0

Notes: ^a Among reported rape cases in the NVAWS that resulted in injury and medical care, no payments were made by Medicare or "other source." Source: Tjaden and Thoennes (unpublished data) 1999; Centers for Disease Control, 2003.

continued from page 9



The economic impact of domestic violence far outweighs the cost of prevention through increased funding for domestic violence service and prevention programs.

as a high security problem at their company. Eighty percent of human resource professionals said that domestic violence is a workplace issue.⁶ A survey of Fortune 100 companies conducted by Liz Claiborne, Inc., found that 49 percent of corporate leaders surveyed said that domestic violence had a harmful effect on their company's productivity, 47 percent said it had a harmful effect on attendance, 44 percent said that it had a harmful effect on healthcare costs, and one-third believed domestic violence affected their balance sheet. Finally, two-thirds believe financial performance would improve by addressing domestic violence among employees.⁷

Impact on the Healthcare System

According to testimony by Blue Cross/Blue Shield of Tennessee, domestic violence causes excessive and expensive use of healthcare services, both public and private. A total of \$32,969,848 is spent annually in Tennessee on known domestic violence related healthcare. It is estimated that 642,000 Tennessee women have injuries related to domestic violence. Of their injuries, 34 percent include lacerations, stab wounds, or internal injuries, and 31 percent are fractures, sprains, dislocations, dental injuries, or muscular injuries. Nine percent of those women will have severe injuries requiring hospitalization or worse, and 5 percent are victims of rape or other sexual assaults. Many medically treated victims receive multiple forms of care for the same victimization, such as ambulance service, emergency room care, hospital stay, physical therapy, and the like.⁸

Families of domestic violence have six times the emergency room visits, eight times more physician visits, six times more prescription drug use, and higher annual medical costs than others.⁹ A Minnesota study found that victims pay \$1,775 more in healthcare costs per year.¹⁰ In another healthcare plan, victims' costs were estimated at 92 percent more than a random sample of general female enrollees.¹¹

Annual medical costs related to domestic violence incidents are \$1.9–\$4.8 billion dollars. Outpatient costs for domestic violence related injuries are about \$18 million every year in Tennessee. Nonemergency visits cost about \$1.2 million annually.¹²

The average cost per victim for treatment is \$6,200.¹³ Domestic violence related healthcare costs include \$7.9 million for commercial businesses, which raise healthcare plan membership by \$70 annually per member.¹⁴

businesses raise, or \$7.9 million raises?

Despite these excessive costs, domestic violence is one of the least reported health issues. Medical professionals are not able to identify incidents of domestic violence because doctors only spend a few minutes with each patient. Medical colleges have difficulty training medical students to use sufficient suspicion or skepticism when treating possible domestic violence victims.¹⁵

Tennessee legislation does little in terms of policy to mitigate factors that engender enormous healthcare costs related to domestic violence. Given the dire straits of Tennessee's public healthcare system, it would seem that a two-pronged public policy program that (a) addresses root causes of domestic violence and funds prevention programs and (b) trains health-

care providers in the detection of domestic violence and related diseases would be a cost-efficient, effective use of government resources.

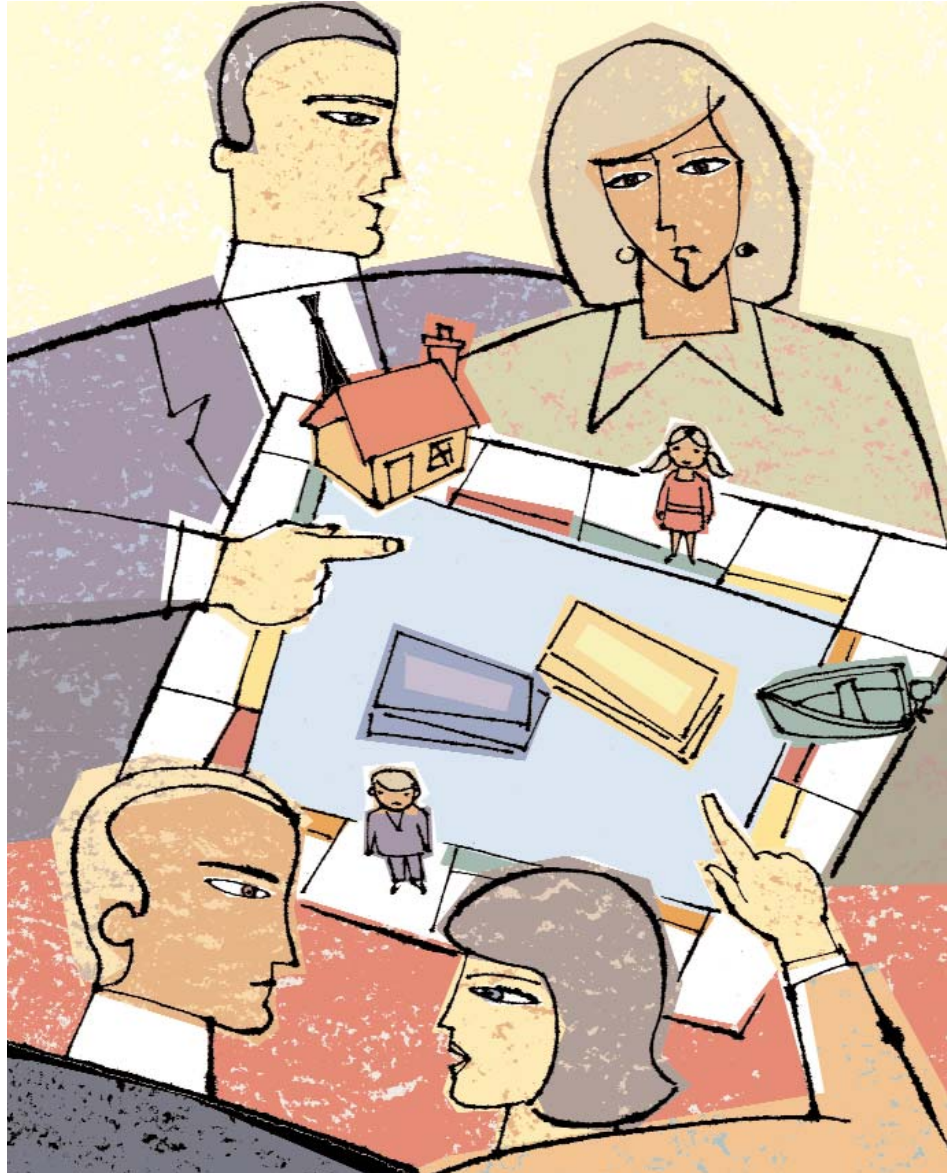
Impact on the Legal System

The correlation between domestic violence and other crimes demonstrates its far-reaching direct and indirect effects on the community's legal systems. Testimony confirmed that domestic violence impacts police, courts, prisons, legal departments, and all related services. The state spends an estimated \$49.9 million on processing domestic violence court cases annually. This figure includes \$26 million for probation oversight of offenders, \$14.7 million for prison costs of domestic violence murderers, \$4.4 million in pre-trial jail costs for arrested offenders, \$3.2 million for divorce costs due to domestic violence, \$920,000 in domestic violence custody filing fees, and \$708,000 in protection order processing fees.¹⁶

Statistics for the years 2000 through 2002 show that 52 percent of all aggravated assaults and 65 percent of all simple assaults were related to domestic violence. Nearly 100 percent of protection orders involve domestic violence as well.¹⁷ In Memphis, domestic violence represents 39 percent of all general sessions court cases. The District Attorney General for Memphis receives 400 felony and misdemeanor domestic violence cases each month.¹⁸

The high percentage of domestic violence related crimes necessitates costly staff expenditures for prosecution, investigation, processing, and advocacy. Taxpayers pay \$1.3 million per year in Shelby County to support the costs of running the Domestic Violence Prosecution Unit and to pay for bond setting, probation supervision, and court advocacy for the 4,700 to 4,800 offenders arrested there each year.¹⁹ The Chattanooga Police Department allocates \$160,000 per year solely for domestic violence investigators. Due in part to these high costs, the Chattanooga task force on domestic violence was abolished, leaving a void in domestic violence investigation and prosecution.²⁰

Although the cost of domestic violence greatly impacts the legal system, Tennessee spends less than half of the national average on domestic violence and sexual assault services and prevention. Funding for early prevention programs and maintenance of detailed records on domestic violence cases would help to prevent domestic violence and remediate a system that presently does little to stop domestic violence before it escalates to violent crime that exacts a greater financial toll on the legal system. Indeed, the benefits of prevention, including decreased costs to the legal system, far outweigh the cost of policy implementation.



Artville

Impact on Social Service Systems

The Department of Children's Services and family violence shelters bear a large portion of the cost of domestic violence. Although domestic violence is highly detrimental to the physical and psychological well-being of a child, the Department of Children's Services removes a child from the home only if he or she is in imminent risk of harm. The minimum cost to place a child in state custody and to provide counseling and testing is \$5,000 per month. This includes \$600 for parental assessment, \$300 for psychiatric testing, and \$210 for family counseling twice a month for each case. This increases to a cost of \$25,000 to \$44,000 per month for each child requiring extra counseling, health and/or education specialists, or foster care placement.²¹

Domestic violence seriously affects a child's educational development. Maltreated

The state spends an estimated \$49.9 million on processing domestic violence court cases annually. This figure includes ... \$3.2 million for divorce costs due to domestic violence....

continued on page 12

children are two and one-half times more likely to repeat a grade in school. Also, studies show increased school dropout rates and low performance on standardized tests. The state assists children with these detrimental effects through educational assessments. The average costs of educational assessments, when available, for maltreated children are between \$1,500 and \$2,500 per student. In 2002, due to budget constraints the state of Tennessee spent only between \$4,350 and \$8,502 on educational assessments for maltreated children.²²

The cost of services provided by domestic violence shelters further demonstrates the economic impact of domestic violence. A Chattanooga Family Violence Shelter case study showed the shelter spent \$1.4 million dollars to care for women and families victimized by domestic violence in one fiscal year, including expenditures for sexual assault treatment, counseling, provisions, housing, and around-the-clock shelter staff.²³ Although this study reflects only a small fragment of total expenses incurred at shelters throughout the state, it demonstrates the enormous cost of providing needed services to victims of domestic violence.

The economic impact of domestic violence far outweighs the cost of prevention through increased funding for domestic violence service and prevention programs. A 2000 study showed that the state provided only 16 percent of all funding for domestic violence social services and prevention.²⁴ Inadequate funding causes space limitations that force shelters to turn away women and children in desperate need of help and protection, and the Department of Children's Services has inadequate resources to provide victimized children with adequate intervention and care.

Conclusion

If there is to be a break in the chain of events that lead to the extraordinary public and private costs associated with domestic violence, serious policy attention needs to be given to the matter. Such attention should be given only after careful research determines the extent of the problem and the most cost-effective and efficient ways to deal with it.

The research would not be easy. On state and local levels there is no reliable quantitative information about the incidence of violence against women, only anecdotal. In fact, the Centers for Disease Control (CDC) in Atlanta indicate in a March 2003 study that when Congress requested a study of the cost of intimate partner violence (IPV) no reliable data existed on the national level. To solve the problem the

CDC joined with the National Institute of Justice (NIJ) to develop the National Violence Against Women Survey (NVAWS). This and the U.S. Census data were used to develop national estimates of the incidence and prevalence of IPV injuries among women.

The Tennessee Economic Council on Women is in the process of requesting funding for the development of a model to determine the extent to which domestic violence impacts the state economy. Such research falls under the TECW legal mandate and should be seriously considered by policymakers concerned with Tennessee's fiscal health. ■

Carol B. Berz is vice chair and Lauren Howard is acting executive director of the Tennessee Economic Council on Women.

Notes

1. Bureau of Labor Statistics, U.S. Department of Labor, 1995.
2. U.S. Department of Justice, *Workplace Violence 1992-1996*, 1998.
3. Workplace Violence Research Institute, 1994.
4. Testimony from Rick Stokes, Human Resources Consultant, UT Municipal Technical Advisory Service, Public Hearing on the Economic Impact of Domestic Violence, Chattanooga, TN, November 2002.
5. Ibid.
6. Testimony from Jeff Olingy, Executive Vice President and Chief Operating Officer, Chattanooga Chamber of Commerce, Public Hearing, November 2002.
7. Liz Claiborne, Inc., *Addressing Domestic Violence: A Corporate Response Survey*, 1994.
8. Testimony from Ron Harr, Senior Vice-President, Government Programs, Blue Cross Blue Shield of Tennessee, Public Hearing, November 2002.
9. Blume, L.T., Friedman, L.N., et al. 1992. *Current Concepts in Women's Health*.
10. Meyer, H., *American Medical News*, 1992.
11. Wisner et al., 1999. (publication?)
12. Testimony from Ron Blankenbaker, Associate Dean, UT College of Medicine, Chattanooga Unit, Public Hearing, November 2002.
13. Ibid.
14. Testimony from Angela Mitchell, Regional Supervisor, Case Management, Blue Cross Blue Shield of Tennessee, Public Hearing, Memphis, TN, May 2003.
15. Blankenbaker, November 2002.
16. Testimony from Debra House, Associate Director, Legal Aide of East Tennessee, Public Hearing, November 2002.
17. Testimony from John Lee, Hamilton County, Assistant District Attorney General, Public Hearing, November 2002.
18. Testimony from Billy Bond, Shelby County Attorney General's Office, Director of Domestic Violence Prosecution Unit, Public Hearing, May 2003.
19. Testimony from Bill Powell, Shelby County Criminal Justice Coordinator, Public Hearing, May 2003.
20. John Lee, November 2002.
21. Testimony from Regina McDevitt, Director of Chattanooga Crisis Services, Family and Children Services, Public Hearing, November 2002.
22. Ibid.
23. Ibid.



Domestic Violence Victims

Murder	70
Negligent manslaughter	6
Assaults	
Aggravated Assault	9,398
Simple Assault	44,078
Intimidation	7,838
Stalking	750
Sex Offenses (Forcible)	
Forcible Rape	419
Forcible Sodomy	124
Sexual Assault w/ Object	
Forcible Fondling	499
Sex Offenses (Nonforcible)	
Incest	64
Statutory Rape	41
Kidnapping/Abduction	463
Total Domestic Violence	63,802

Source: Tennessee Bureau of Investigation, *Crime in Tennessee*, 2001.